AMERICAN CAR & FOUNDRY CO. HOLDS ON TO ITS SURPLUS.

nainess Has Decreased Steadily Since June. 1908, but is Expected to Pick Up in 1905, When Orders Held Back for Economy's Sake Begin to Come in Again

The directors of the American Car and Soundry Company at their meeting follow g the annual meeting of the stockholders 'n Jersey City yesterday, voted to pass the cividend on the \$30,000,000 of common stock of the company. The regular dividend of 1% per cent. was declared on the \$30,000,000

preferred stock.

The company, which was organized in 1869, paid dividends on the common stock amounting to 2 per cent. annually from Aug. 1, 1900, to Nov. 1, 1902. In 1903 the dividend on the common stock was 4 per cent., but in February of this year, owing to the falling off in business following the sconomies introduced by railroads all over the country, the dividend was reduced to 1/2 per cent. for the quarter and payment at the same rate was made in May last.

According to a director of the company, the decrease in business began in June 1903, and has continued steadily since that time. The company, however, looks for a good business in 1905 on account of the

a good business in 1905 on account of the holding back of orders for the last year and a half. The dividends paid by the company since its formation amount to about \$13,000,000.

The annual report of the company for the year ended April 30 reflects the depression in industrial activity. The total earnings of the company were \$5,585,879, a decrease of \$2,861,151 as compared with 1903; and the net earnings \$4,680,112, a decrease of \$2,722,-

of \$2,861,151 as compared with 1903; and the net earnings \$4,680,112, a decrease of \$2,722,-519. Similarly, the surplus for the year decreased \$2,563,039 to \$1,496,863.

The company, however, has at present a total surplus of \$12,227,316 and after deducting renewals, charging off \$163,249 for new construction and paying 7 per cent. for new construction and paying 7 per cent. on the preferred stock, a surplus equivalent to 8 per cent. is shown on the \$30,000,000 of common stock. During the year the company reduced its material on hand some \$7,000,000 to \$6,034,814, and its accounts receivable nearly \$4,000,000 to \$5,527,161. It has \$4,089,369 cash on hand compared with \$2,463,056 at the end of 1903.

SAY THEY WERE PRISONERS. Girls Caught Hiding in Flat Charge That Woman Took Their Clothes.

Plain clothes men from the West Sixtyeighth street station house went to a tenement house on that street yesterday and broke into the second floor flat, occupied by May Rogers, who is known by sundry aliases in the "New Tenderloin." One man made his escape by a rear window, but the sleuths corralled the Rogers woman and a young man who said he was Matthew and a young man who said he was Matthew Anderson, but refused to give any other information about himself. They also found three young girls hiding in closets. They said they were Annie Newell, 16 years old, of 520 West Fifty-first streat; Nellie Graham, 16 years old, of 224 West Sixty-first street, and Annie Marx, 18 years old, of 448 West Forty-eighth street.

448 West Forty-eighth street.

The Marx girl has served one term in the House of the Good Shepherd. According to the stories told by the two other girls she met them on Columbus avenue on Saturday evening, and invited them to go to May Rogers's flat, where she said there was to be a party. The Rogers woman, the girls said, took away most of their clothes and told them it would be useless to try Magistrate Cornell, in the West Side court

Magistrate Cornell, in the west side court, held Anderson. May Rogers and Annie Marx in \$1,000 bail each for examination on a charge of abduction. The two girls were remanded to the custody of the Gerry CENTRAL PARK WOOL DEAR.

City Sells 1.889 Pounds for 8325-626 for a Dorset Ram.

The report from Montana that the price of wool was going up out there was echoed in a small way at the auction sale yesterday of the fleece obtained from the Central Park flock.

There were 1,389 pounds of the wool put up, and it was bought by S. P. Skerry & Co. of 47 Leonard street for \$325. That was about 23 cents a pound, or 5 cents a pound above the advanced price out in Montana and 4 cents more than the price obtgined last was

A Dorset ram, 3 years old, with a registered pedigree, brought \$26. It was sold to John Bannon of Oscawana, who also bought three ewes at \$17 each. It was stock. F. Fairchilds of North Greenwich, Conn., got some of the lambs at \$10 each.
The sale realized \$601 for the city.

GET SOME RAILS UNDER \$28.

Harriman Roads Said to Have Paid Less for 10,000 Tens Out of 60,000.

.The \$6,000 tons of steel rail orders placed the Harriman roads for this year's delivery consist of 10,000 tons for the Union Pacific, 10,000 tons for the Oregon Short Line, 20,000 tons for the Houston and Texas Central and 20,000 tons for the Southern Pacific lines. The orders were divided Pacific lines. The orders were divided between the United States Steel Corporation, the Tennessee Coal and Iron Company and the Pennsylvania Steel Company. The price paid for 50,000 tons of the rails is understood to have been \$28 a ton, but it was reported that one lot of 10,000 bought of the Pennsylvania Steel Company was secured for somewhat less on account of a foreign competition clause. It has been understood that Mr. Harriman has been one of the railroad executives particularly opposed to paying \$28 a ton, the schedule price, for steel rails.

SUB-TREASURY TRANSACTIONS.

WEDNESDAY. Loss to banks on day's transactions..... \$5,000 SINCE FRIDAY LAST. Live Stock Market.

Receipts of beeves were 287 head, all of which were beld for Friday's market. Feeling weak. Dressed beef in moderate request at steady prices. No change in Liverpool and London cable quotations. Exporte none; none to morrow.

Receipts of calves were 112 head, making, with the stale calves, 212 on sale. Trade was quiet at about yesterday's closing prices. Common to prime veals sold at \$4485.70 per 100 lbs; a bunch of buvernulks at \$3. Dressed calves dull. Gig dressed veals sold at \$62842c. per lb., and choice light carcasses at 9c.; country dressed calves at \$685. licetpts of sheep and lambs were 4.964 head, including I car for slaughterers and 20 cars for the market, making, with the stale stock, 30 cars on says. Sheep were sluggish at barely sustained prices; good iamos in demand and firm, and quality considered, were higher; no choice here. prices; good iamos in demand and firm, and quality considered, were higher; no choice here; medium and common lambs in limited request, but full steady. Ten cars of stock were likely to be carried over. Common to good sheep sold at \$2.50@38.85 per 100 lbs.; a few wethers at \$4.50@34.75; common to prime lambs at \$6@37.75. Dressed mutton dull at 6@60, per lb., with a few wethers selling at 8%c.; dressed lambs steady to firm at \$6.31%c.

Receius of bogs were 1,740 head, including 16 head for sale. No transactions reported. Feeling week.

Court Calendars This Dey.

Appellate Division—Supreme Court—Receas.
Supreme Court—Special Term.—Part I.—Motion
calendar called at 10:30 A. M. Part II.—Ex parte
matters. Parts III., IV., V., and VI.—Adjourned
for the term. Trial Term—Parts II., III., IV., V.,
VI., VIII., IX., X., XI., XII. and XIII.—Adurned for the term.
Surrogates' Court.—Chambers—Motion calendar liled at 10.30 A. M. For Probate—Wills of Sarah Smith. Wilham Schunde, at 10 A. M.; Winifred eWalter, Ignatz Eiserb, Henry R. Moore, Henry encken, Cornella Storer, Emil Nickelsberg, at Tiencken, Cornella Storer, Edit Alexandra 10:30 A. M.

Trial Term-No. 2008. Will of Ambrose Bur-1k, at 10:30 A. M.

City Court-Special Frm.—Court opens at 10 M.—Mottons. Trial Terms—Pars L. II., III., 1. and V.—Adjourned for the term.

DIVIDEND ON COMMON PASSED PREDICTS BOOM FOR COPPER. Senator Clark Says Things Are Going to

Hum for Half a Dozen Years at Least. Senator Clark of Montana and New York, who arrived here yesterday on the White Star liner Teutonic, had this to say about the use of copper abroad and the condition of copper production in this country: 'Germany will use great quantities of

American copper during the next five or

six years. She is already making a large

proportion of the small arms being used

by Russia in her war in the Far East. Our opper is being used in this work. Soon Germany will be manufacturing an equally large part of the Japanese small arms. The Japs use a peculiar kind of weapon, and a large number of new machines will have to be introduced before

the Germans can take an active part in this business.
But the machines are being built, and in a few months Japanese arms will be turned out by the tens of thousands in

the German gun factories. "The outlook for copper is splendid. It never has been finer. Things are going to hum for the next half a dozen years at least. The American exports of copper will increase to a marked extent, and that will be a fine thing for the country.

TO SAVE INNOCENT GIRL.

Cop Testifies Against His Daughter, Who Accused Fellow Servant.

Mrs. Ninnings of 139 East Twentyseventh street employed Lizzie Wagler, 14 years old, whose father, Policeman John Wagler, lives at 919 Eagle avenue, The Bronx, and Annie Schoentaler as domestics. When she missed a gold watch and a small sum of money lately she suspected the Wagler girl and found the missing property under her bed. The girl was arrested, and as she declared that the other servant had induced her to steal the things, Annie Schoentaler was made a prisoner, too.

In the Yorkville police court yesterday the older girl insisted she had nothing to de with the theft. "I think this girl is innocent," said Police-

man Wagler. "I know that my daughter is a great liar and I wouldn't like to see an is a great liar and I wouldn't like to see an innocent girl sent to prison."

"There's a warrant out for the Wagler girl up in Rowayton, Conn.," Agent Kelly of the Children's society said to Magistrate Whitman. "She ran away from home a month ago and got a position as a nurse up there. She disappeared in a few days and so did her employer's gold watch. Her father finally found her in Orange,

The Magistrate discharged the Schoen-taler girl and sent the other to the Chil-dren's Court.

HOPE AHEAD FOR GALLAGHER. MoAdee Expects Engineers' Report Will

End Chatham Square War. Police Commissioner McAdoo went to Chatham Square yesterday morning to see if there was not some way in which Michael Gallagher, the contractor who is putting in a public comfort station at that place, and the elevated railroad company could be brought together. Gallagher has had loads of trouble over the work. He has been served with injunctions which have been dismissed and has been arrested and then discharged. "After talking with the engineers representing the city," said Commissioner McAdoo

later, "the railroad company and the contractor, I have directed Mr. Martin and tractor, I have directed Mr. Martin and Mr. Wiskeman, representing the city, to give me a written opinion as to whether or not the work can go ahead without endangering the lives or limbe of the passengers on the elevated road. Verbally they say it can, and I have no doubt that they will say so in writing. When this is done, so far as the police are concerned, the contractor will go ahead."

DIVORCED FROM ACTOR CLARKE. Wife's Twin Sister Gives Evidence on Which Wife Gets Decree.

Mrs. Alice Deming Clarke obtained a decree yesterday from Supreme Court Justice Gildersleeve divorcing her from Henry Corson Clarke, an actor who stars in his own company. The decree was granted on the strength of the testimony of Mrs. Clarke's twin sister, Miss Adelaide Deming, and of a chambermaid of the Hotel St. Andrew, who saw strange happenings in Clarke's room when Mrs. Clarke was not there. The Clarkes lived at the St. Andrew. They were married in San Francisco in 1898. Clarke denied his wife's charges, but did not defend the suit. Henry Corson Clarke, an actor who stars

MARINE INTELLIGENCE. MINIATURE ALMANAG—TEIS DAY.
Sun rises.4:22 | Sun sets7:25 | Moon rises ... 9:37
HIGH WATER—THIS DAY.

Arrived-THURSDAY, June 80. Arrived—Thursday, June 20.

Se Deutschland, Hamburg, June 22.

Se Fricka, Bordeaux, Jume 12.

Se Numidian, Glasgow, Jupe 18.

Se Irisbrook, Clentuegos, June 23.

Se Prins der Nederlanden, Port au Prince, June 24.

Se Prinsess Anne, Norfolk, June 29.

Se Jamestown, Norfolk, June 29.

Se Castahoochee, Boston, June 28.

Se Kansas City, Savannah, June 27.

Se Comanche, Jacksonville, July 27.

Ship County of Rozburgh, Hamburg, May 22.

Bark Daisy Read, Brunswick, June 23.

Brigantine Clara, Si. Groix, June 13.

Brig Fredericka Schepp, Porto Belle, June 11.

Bark Rachel Emery, Montevideo, May 8.

ARRIVED OUT. Se La Savoie, from New York at Havre. Se Botterdam, from New York at Boulogne. SAILED FROM POBEIGN PORTS. So Baltio, from Queenstown for New York.

OUTGOING STRAMBELPS. Mass. Closs. Vessels Satt. Adirondack, Hayti...... 9 50 A M Comai, Galveston Chattahoochee, Savannah...... Princess Anne, Norfolk..... Lucania, Liverpool. 5 20 A M
Vaderiand, Antwerp. 8 20 A M
Germanic, Southampton. 6 00 A M
Koonigin Luise, Napies. 5 20 A M
Formseala, Glasgow. 8 20 A M
Hekla, Copenhageu. 11 00 A M
Patricka, Hamburg.
Minnetonika, London
Trinidad. Bermuda. 8 00 A M
Zulla, Curageo. 8 20 A M
Coamo, Porto Rico. 9 00 A M
Sarnia, Jamaica. 9 20 A M
Hyacinthus, Argentina. 12 00 M
El Rio, Galveston. 8
Kansas City, Savannah. Monroe, Norfolk. Comanche, Charloston. Sad To-morrow Charleston Sett Monday, July & Jefferson, Norfolk..... INCOMING STEAMSHIPS.

Citta di Palermo
Belgravia.
El Norte.
Sumner (transport)
La Loyraine.
Homa.
Ultonia
City of Savannah.
San Marcos.
El Mar.
Vigilancia. New Orlean San Juan Havre Gibraltar Gibraltar Savannah Galveston Galveston Havana Due Te morrow. Liverpool. Southampt Liverpool. Shields. Swansea. Savannab. Gerty Due Monday, July 4. Rotterdam ... Antwerp London ... Glasgow ... Porto Cabello ... Para ... New Oricano ... Statendam... Kroonland... Minnehaba... Due Tuesday, July &

DIVIDENDS AND INTEREST. Coupons Maturing July, 1904, PAYABLE AT THE BANKING HOUSE

N. W. HARRIS & CO.

Albart Lea, Minn., Refunding.
Albuquerque, N. Mex., Funding: General Street Improvement.
Beaverhead County, Mont., Refunding.
Berryville, Va., Water Works.
Billings, Mont., City Hall.
Bozeman, Mont., Refunding.
Broadwaier County, Mont., Funding.
Cascade County, Mont., Court House: Funding.
Centerville Ia., Funding: Refunding.
Chency, Wash., Funding.
Chency, Wash., Funding.
Chency, Wash., Funding.
Childiam County, Wash., Sehool District No. 7.
Clifton Forge, Va., Bridge.
Clinton, Ia., Funding & Refunding.
Colbert County, Als., Road.
Colorado Springs, Colo., Sewer.
Cuthbert, Ga., Electric Light; Water Works.
Danville, M., Street Kaliway & Light Co., Refunding Mortgage Gold.
Day County, S. Dk., Refunding.
Denison & Sherman, Tea., Rallway Co., 1st Mortgage Gold.
Dexter, Mo., School District, School Buildiams.

gage Gold.

Dexter, Mo. School District School Building.

Douglas County, Ore., School District No. 22, School

Building (Drain).

Edison Electric Co., New Orleans, La., 1st Mort-Edison Electric Co., New Orleans, La., 1st Mortgage Gold.
Elmwood Ill., Refunding.
Evergreen Park, Ill., Drain and Sewer.
Fayette County, Ky. Funding.
Fisher, Polk County, Minn., Refunding.
Gallatin County, Mont., Funding: High School
Building: Refunding.
Genesee, Ida., Water Works.
Georgetown, Ill., School District No. 177.
Great Falls, Mont., Sewer: Water Works.
Green Bay Wis., Refunding. Sewer.
Greenville, Ill., Refunding.
Harblen County, Ala., Refunding.
Hamblen County, Tenn., Turnnike Road.
Hawarden, isa., Independent School District, School
Funding.

Hambien County, Tenn., Turingite Road.
Hawarden, is., Independent School District, School
Funding.
Highwood, Ill., School District No. 1, Refunding.
Hot Springs, S. Dk., Independent School District,
School Building & Funding.
Huntington, W. Va., Second Sewerage.
Indianola, Is. Independent School District,
Indianola, Is. Independent School District,
Refunding.
Lake County, S. Dk., Refunding.
Lake County, S. Dk., Refunding.
Lake County, S. Dk., Refunding.
Lasaile, Ill., School District No. 2, School Building.
Lincoin, Ill., Refunding.
Lyons City, Clinton, Is., Independent School District, School House.
Macon County, Ill., Court House.
Madison, S. Dk., Board of Education.
Manson, Is., Water Works.
Marshalltown, Is., Refunding.
Martinsville, Ind., Water Works.
Maywood, Ill., Viliage Hall & Funding.
Missoula County, Mont., Funding; Renewal er Refunding Gold.
Missoula County, Mont., School District No. 1, Refunding School.
Monmouth, Ill., Water Works.

funding School.

Monmouth, Ill., Water Works.

Mount Airy, N. C.

Moweaqua, Ill., School Building.

Muncle, Ind., Gas Light & Fuel Co., iss Mortgage Gold.

Muskegon, Mich., General Street Improvement.

Ottawa, Ill., Gas Light & Coke Co., ist Mortgage
Gold.

Ottawa, Ill., Gas Light & Cone Co., 1st Mortgage Gold.
Ottertail County, Minn., Refunding.
Owosso, Mich., Union School District Building.
Owosso, Mich., Water Works.
Park County, Mont., Refunding.
Pecatonica, Ill., School Building.
Port Huron, Mich., Light & Power Co., 1st Mortgage Gold.
Powell County, Mont., Punding.

Pecatonica, III., School Building.
Port Huron, Mich., Light & Power Ca., 1st Mortgage Gold.
Powell County, Mont., Punding.
Pullman, Wash., Water Works.
Ravalli County, Mont., Gold Funding.
Red Oak Junction, Ia., Water Works.
Redwood Falls, Minn., Refunding.
Richmond, Ky., School.
Riverside, III., School Building: Water Works.
Schiller Company, Chicago, III., Gold Mortgage.
Scattle, Wash., Funding: Funding ist & 2d Series;
Scheller Company, Chicago, III., Gold Mortgage.
Scattle, Wash., Funding: Funding ist & 2d Series;
Senece Falls, N. Y., Refunding.
Senece Falls, N. Y., Refunding.
School Building.
School Building.
Shenandoah, Ia., Independent School District,
Funding.
Snohomish County, Wash., School District No. I.
Spalding County of Ca., Public Improvement.
Spartanburg. S. C., Funding.
Teton County, Mont., Funding Gold.
Tullahoma, Tenn., Electric Light: Water Works.
Union County, Ore. School District No. S.
Union County, Ore. School District No. 28, Refunding (Elgin).
Utica, N. Y., Electric Light & Power Co., 1st Mortgage Gold.
Washington, Ind., Refunding School.
Westport, Mo., Water Works.
Washington, Ind., Refunding School.
Westport, Mo., Water Works.
Wilmette, III., General Street Improvement.
Winnetka, III., School Site & Building.
Woodlawn, Ala., Refunding.
Yellowstone County, Mont., School District No.
2 School Fulding (Rillings).
SECOND.
Port Dodge, Ia., Water Works.
Garrard County, Ky., Turnplka Road.
Hamburg. Ia., Independent School District School
Funding.
Electric Light Road.
Hamburg. Ia., Independent School District School
Funding.

Electric Light Road.
Hamburg. Ia., Independent School District School
Funding.

Electric Light Road.
Hamburg. Ia., Independent School District School
Funding.

Electric Light Road.
Hamburg. Ia., Independent School District School
Funding.

Electric Light Road.
Hamburg. Ia., Independent School District School

Eugene, Ore., Sewer.
Hartford, Wis., Water Works.
Mt. Pleasant, Mich., Water Works Refunding.
Rivordale, Ill., Village Hall.
Sauk Center, Minn., School District. SIXTEENTH.
Morris, Minn., Independent School District Refunding & School Building.

Pierce County, Wash., School District No. 1 (Stellawindom, Mins., Electric Light; Water Works and TWENTIETH.

After Lea, Minn., School District Refunding. Albert Lea, Minn., School District Refunding.
THIRTY-FIRST.
Shelbyville, Ill., Electric Light & Improvement.

The Following Coupons Are Due and Payable at the Office of Farson, Leach & Co.,

35 NASSAU STREET, NEW YORK,

JULY 1ST, 1904. JULY 1ST, 1904.

Albion Water Company of Albion, Ind.
Aurora, Illinois, School District No. 4.
Hufiten, IndianaChickasha, I. T., Water and Sewer.
Chechalis, Wash., Funding.
Enfield, Illinois, Refunding.
Escanaba, Millingan.
Fairmount, Indiana.
Garfield County, Colo., School District No. 7.
Green Bay, Wis., City Hall, Refunding & School.
Huntington, Indiana.
Jonesboro, Indiana.
Jonesboro, Indiana.
Lenden, Indiana.
Lehanon, Indiana.
Lehanon, Indiana.
Lewis Co., Wash., Funding.
Madison, Ga., School.
Moline, Ill., School District No. 2.
Otero County, Colorado.
Pipestone, Minn., Ditch.
Quebec, Canada.
Red Lake Co., Minn., Ditch.
Schoolmish, Wash.
South Overse N. J., Refunding. ich. Wash. N. J., Refunding. Shohomish, Wash.
South Orange, N. J.: Refunding.
Sullivan, Ind., Water.
Taylor County, Wis.
Tillamook Co., Ore., S. D. No. 31.
Waseo County, Oregon, School District No. 80.
West Bay City, Mich., School.
West Bay City, Mich., School. Fowler, Indiana School.

St. Louis Co., Minn., S. D. No. 1. Veedersburg, Ind., School. JULY 17TH, 1904. Euntington, Indiana, Water. CHICAGO PNEUMATIC TOOL COMPANY.
Coupons dus July 1st, 1904, bonds of the Chicago
Pneumatic Tool Company, will be paid at the
National City Bank of New York, 53 Wall Street,
New York.

S. W. PRINCE, Treasurer. SAN FRANCISCO AND NORTH PACIFIC BAILWAY COMPANY.
Coupon No. 31 of the above rallway, maturing July 1st, 1940, will be paid on and after July 1st, at the office of Lacenburg. Thalmann & Company, 25 Broad Street, New York.

FINANCIAL NOTES. The statement of the Bankers' Trust Com-

pany as made to the Department of Banking at the close of business yesterday showed at the close of business yesterday showed that the deposits had increased from \$10,000,000 on Dec. 31 last to over \$15,000,000 yesterday. The undivided profits have increased about \$70,000 in six months. The company opened its doors for business on March 30, 1903. The undivided profits have increased about \$70,000 in six months. The company opened its doors for business on March 30, 1903.

The sale yesterday of \$1,000,000 fifty year 3% per cent, bonds by 'the City of Hartiord at 102.48 is taken by investment houses to indicate a decided tendency toward higher prices for all first class issues. The sale has directed particular attention to the City of New York 3% per cent. fifty year bonds, which are now being offered by the syndicate at 102% and interest. It doubtless means an early advance in the price of the latter issue.

Harry Bronner of Hallgayten & Co. has been elected a director of the Nassau Bank to fill a vacancy. June 24
June 25
June 26
June 26
June 27
June 28
June 18
June 26
June 26
June 26
June 27
June 27
June 28
June 28
June 29
June 20
June 2

DIVIDENDS AND INTERESTS. The Farmers' Loan & Trust Co. 16, 18, 20 4 22 William St., New York City.

COUPONS AND DIVIDENDS DUB IN JULY ARE PAYABLE AT THIS OFFICE ON AND AFTER JULY 1ST. 1904, AS FOLLOWS: American Water Supply Co. of Kankakee.
Alabama Great Southern R. R. Co., let mig. • pe cent.
American Fire Engine Company.
Anderson Electric Street Rallway Company.
Albion Water Works Company.
Akron Water Works Company. Bath Water Works Company Bain Water Works Company.

Blamarck Water Supply Company.

Butler Water Company.

Buffalo Creek Railroad Company.

Buffalo Creek R. R. Co., registered interest.

Charleston, W. Va., Water Works Company.

Caro Water Works Company.

Consolidated Street Ry. Co. (Memphis). Central Browing Company. Cortland Water Works Company. Commercial Cable Company.

Consumers' Park Brewing Company. Constitution Publishing Company Dayton Union Railway Company, Evansville & Indianapolis R. R. Co. 1st Mig. 6 per Evansville & Indianapolis R. R. Co. 1st Con. 6 per cent.

East St. Louis City Water Company.

Evansville & Terre Haute R. R. Co. Con. Mtg.

6 per cent.

Evansville & Terre Haute R. R. Co. ist Con. Mtg. 6 per cent. El Paso & Southwestern R. R. Co. El Paso & Southwestern R. R. Co.
Faribault Water Works Company.
Herkimer, Monawk, Illon & Frankfort Electric
Rallway Co.
Ithaca Street Rallway Company.
Indiana Block Coal Rallroad Company.
Indiana Block Coal R. R. Co. Called Bonds.
Iowa City Water Company.
Jeffersonville, Madison & Indianapoils R. R. Co.
Keokuk Water Works Company.
Kokomo Water Works Company.
La Crosse, City of.
Lake Superior & Ishpeming Rallway Co.
Lake Superior & Ishpeming Rallway Co.
Lakewood Water, Light & Power Company.
Mobile & Ohio R. R. Co. Car Trust.
Mobile & Ohio R. R. Co. Car Trust. Milha Grand Company. Marisboro Portland Cement Co. New Orleans & Northeastern Railroad Co. Newcastle & Shenango Valley Railroad Co. Natural Food Company.

Newcastle & Shenango Valley Railroad Co.
Natural Food Company.
Omana Water Company.
Olean, N. Y., Water Bonds.
Orange County Gas & Electric Company.
Pensacola Water Company.
Pensacola Water Company.
Pensacola Water Company.
Red River Valley Company.
Red River Valley Company.
Red River Valley Company.
Rocky Mount Mills.
St. Louis & Cairo Railroad Company.
South Yuba Water Company Con. Mtg.
South Pakota Water Company Con. Mtg.
South Dakota Water Company.
St. Louis, Watkins & Guif Railway Company.
Terre Haule & Indianapoils Railroad Co.
Terre Haule & Loganaport Railroad Co.
Terre Haule & Loganaport Railroad Co.
Terre Haule & Loganaport Railroad Co.
Temple, Texas, Water Works Company.
Toledo, Walhonding Valley & Ohlo R. R. Co.
Union Depot Company, Columbus, Ohlo.
Urbana Water Works & Transit Company.
Vanderburgh County, Indiana.
Washington & Columbia River Railway Co.
Warren Water Company.
West Side Railroad Company of Milwaukee.
Wayne Cotton Mills.
Twin City Rapid Transit Company, dividend of preferred stock.

JULY 2, 1904.

JULY 2, 1904. Chattanooga City Water Company. JULY 5, 1994.

Detroit, Hillsdale & Southwestern R. R. Co., dividend. JULY 10, 1904.

Joliet & Northern Indiana Railroad Company. JULY 15, 1904.

JULY 15, 1904.

Louisiana Water Company.

Minneapolis, Lyndaie & Minnetonka Rallway Co.
and Minneapolis Street Rallway Co.
St. Paul City Rallway Company,
Texas Central Raliroad Company,
Preferred and Common.
Pittaburg, Cincinnati, Chicago & St. Louis Ry.
Co., dividend.
Fredonia Water Company.

JULY 20, 1964. Pekin Water Works Company. JULY 31, 1904. Parsons Water Supply & Power Company.

The following coupons are payable at the Banking House of

The following coupons are payable at the Banking House of KOUNTZE BROS.

Broadway and Cedar Street, New York City.
on July 1st, 1904.

ALBION CITY, NEBRASKA.
ARAPAHOE CO., CULO., SUHOOL DISTRICTS.
AURORA CITY, NEBRASKA.
BACA CO., COLORADO.
BEAR LARE CO., IDAHO.
BINGHAM CO., IDAHO.
BOISE CO., IDAHO.
BOONE CO., NEBRASKA.
BULFALO CO., NEBRASKA.
BULFFALO CO., NEBRASKA.
BUTLER CO., NEBRASKA.
BUTLER CO., NEBRASKA.
CANTON CITY, OITIO.
CASPER, WYOMING, TOWN OF. Arizona Territorial Fund. (Due July 15) 5s Ampersand Hotel Co. 2 Mtg. (Due July 15) 5s Bangor & Aroostook R. R. Co. 1st Mtge. 5s Bangor & Aroostook R. R. Co. 2d Mtge. 5s Barney & Smith Car Co. 1st Mtge 6s Consolidation Coal Co. 1st Mtge.... 414s Cleve. & Sandusky Brew. Co. 1st Mtge. . 6s Cincinnati Northern R. R. Co. 1st Mtge. 4s Chat., Rome & Southern R. R. 1st Mtge. 5s Cent. of Ga. Rv. Co., Macon & North. Div. 58 Cent. of Ga. Ry. Co., Middle Ga. & At-lantic Div. Purchase Money 1st Mtge. } 5s

BUFFALO CO., NEBRASKA.
BURT CO., NEBRASKA.
BURT CO., NEBRASKA.
BURT CO., NEBRASKA.
CANTON CITY, OHIO.
CASPER WYOMING. TOWN OP.
CEDAR RAPIDS, VILLAGE OF. NEBRASKA.
COLFAY CO., NEBRASKA.
COLFAT CO., NEBRASKA.
COLFAT CO., NEBRASKA.
CUSTER CO., NEBRASKA.
CUSTER CO., NEBRASKA.
CUSTER CO., MONTANA.
DAVID CITY, NEBRASKA.
CUSTER CO., NEBRASKA.
DAVID CITY, NEBRASKA.
DAVID CITY, OREGON.
ERIE ELECTRIC MOTOR CO., ERIR, PA.
EVANSTON CITY, WYOMING.
ERIE ELECTRIC MOTOR CO., ERIR, PA.
EVANSTON CITY, WYOMING.
ERIE ELECTRIC MOTOR CO., ERIR, PA.
EVANSTON CITY, WYOMING.
FURNORE CO., NEBRASKA.
THEMONT CO., COLORADO.
PILLMORE CO., NEBRASKA.
THEMONT CO., NEBRASKA.
THEMONT CO., NEBRASKA.
GOLDFIELD CITY, COLORADO.
FONTIER CO., NEBRASKA.
GOLDFIELD CITY, NEBRASKA.
HOMEN CO., OLORADO.
HATTISMOUTH CITY, NEBRASKA.
HOMEN CO., OLORADO.
HATTISMOUTH CITY, NEBRASKA.
HOMEN CO., NEBRASKA.
HOMEN CO., OLORADO.
HISTRIMOTON CO., NEBRASKA.
HOMEN CO.,

Winslow, Lanier & Co., 59 Cedar St. N.Y. City

THE INTERIEST AND DIVIDENDS ON THE FOLLOWING BONDS AND STOCKS ARE PAYABLE AT OUR BANKING-HOUSE ON AND AFTER JULY 1ST. 1804:
Blackford County, Indiana.
Bedford, Indiana.
Cleveland & Pistsburgh R. R. Cs. Gent. 646.
Columbus, Indiana.
Cleveland & Mahoning Valley Co., Cons. Ss.
Dallas County, Iowa, Court House 48. Columbus, Indiana.
Cleveland & Mahoning Valley Co., Cons. &s.
Dallas County, Iowa, Court House 4s.
Grant County, Indiana.
Grand Rapids & Indiana Ed. Co., 1st Mige. 6/46 & 39/45
Goodrich Bros. Hay & Grain Co.
Hancock County, Indiana.
Jekyl Island Ciub, 1st 4/45.
Johnson County, Indiana.
Louisiana Nati Bank of New Orleans, Dividend 4%.
Louisiana Nati Bank of New Orleans, Dividend 4%.
Louisiana S. Marion, Indiana, School, City, 6s.
No. Parific Terminal Company, 1st 6s.
Niagara Falis Power Company, 1st 6s.
Niagara Falis Water Works Company, 1st 8e.
Okonite Company Debenture 6s.
Pitts., Fort Wayne & Chicago Ry. Co. Special
Stock dividend 1%. E.
Peru, Indiana.
Rushville, Indiana.
Rushville, Indiana.
Rushville, Indiana.
Phits, Ft. Wayne & Chic. Ry. Co., July 5th—Grand County, Indiana.
Pitts, Ft. Wayne & Chic. Ry. Co. Reg. Stock Div. 154%.
July 18th—Grand County, Indiana.
Profits, Ft. Wayne & Chic. Ry. Co. Reg. Stock Div. 154%.
July 18th—Grand County, Indiana.
Profits Ft. Wayne & Chic. Ry. Co. Reg. Stock Div. 154%.
July 18th—Grand County, Indiana.
Profits Ft. Wayne & Chic. Ry. Co. Reg. Stock Div. 154%.
July 18th—Grand County, Indiana.
Profits Ft. Wayne & Chic. Ry. Co. Reg. Stock Div. 154%.
July 18th—Grand County, Indiana.

TOLEDO, ST. LOUIS & WESTERN BAILROAD COMPANY.

Coupons due July 1st, 1804, from the Prior Lien Mortgage 31/5% Brids of this Company, will be paid on and after that date, upon presentation at the offices of the Central Trust Company, 14 Wall Street New York City.

JOS. R. SEAMAN. JOS B. SEAMAN. DIVIDENDS AND INTEREST. United States

Bay Cities Water Co......

Easton, Palmer & Bethiehem St. Ry 5s

Memphis, Tenn., Flippin6s
Memphis, Tenn., Taxing District6s

Peoria & Pekin Terminal Ry......5s

Terre Haute, Ind., Imp......6s

Volney, N. Y., Bridge4s

Water Works Company......6s

OF NEW YORK.

Coupons payable at the Guaranty Trust Com-pany of New York, Mutual Life Building, New York on and after July 1st, 1904:

Cent. of Georgia Ry. Co., Mobile Div. . 5s

Dutango Central R. R. Co. 1st Mtge. . 5s Ellwood Short Line R. R. Co. 1st Mtge. 5s

Fairmont Coal Co. 1st Mtge..... 5s

Fairmont Coal Co. 1st Mtge..... 6s

Pulaski Gas Light Co. 1st Mtge..... 6s

Queens Bor'h Gas & Elec. Co. 1st Mtge. . 5s

Richmond Light & R. R. Co. 1st Mtge.. 4s

Salt Lake City R. R. Co. 1st Mtge 6s

Syracuse Gas Co. 1st Mtge 5s

Toledo Trac. Co. 1st Consolidated Mtge.. 5s Temple Iron Co. Mtge. & Coll. Trust. . . 4s Town of Rye, Un. Free School Dist. No. 1. 4s Wayne County Electric Co...... 5s

FOUNDED 1893.

The Merchants' National Bank

202ND SEMI-ANNUAL DIVIDEND.

MANUFACTURERS' COMMERCIAL CO.

486 BROADWAY, NEW YORK.

DIVIDEND NO. 10.

The regular semi-snnual dividend at the rate of 7% per annum has been declared, payable July 18, 1904, to stockholders of record at the close of business June 30, 1904.

G. B. JAQUA, Assistant Treasurer.

NOTICE.

Louisville, Henderson and St. Louis Railway Company.

The coupons due July 1st, 1904, of Louisville, Henderson and St. Louis Railway Company will be paid on presentation on and after July 1st, 1904, at the office of Bank of America, New York, or at the office of Columbia Finance and Trust Company, Louisville, Ky.

H. V. SANDERS, Treasurer.

WISCONSIN CENTRAL RAILWAY CO.
COUPON No. 10, due July 1st. 1904, from the First
eneral Mortgage 4 per cent. Bonds of this Comnny with be paid on and stirer that date, at the
fices of Maitland, Coppell & Co., No. 82 William
treet, New York City. Coupons may now be left
or examination, for which checks will be mailed.
New York, June 24, 1904.
Wisconsin Central Railread Company,
By William L. Bull., Chairman.

THE TOLEDO RAILWAYS & LIGHT (49. Coupons due July 1, 1904, from The Toledo Railways and Light Company Consolidated First Mortgage 4 per cent. bomis will be paid on and after that date on presentation at the office of Kean, Van Cortlandt & Co., New York.

S. D. CARR, Treasurer.

S. D. CARR, Treasurer.

AMERICAN WOOD FIRE-PROOFING CO.,
LIMITED.

The coupons due July 1st, 1904, semi-annual
interest on the 5 per cent. 1st Mortgage Gold Bonda,
abould be presented for payment at the office of
the Company, No. 156 Fifth Avenue, New York Cley.
SAMUEL A. CLARK, Treasurer.

of the City of New York. New York, June 28, 1904.

DETROIT UNITED RAILWAY.

American Thread Co. 1st Mtge

DIVIDENDS AND INTEREST. COLONIAL TRUST Montgage and Trust Company.

Acker, Merrall & Condit Co. Deb. (due July 10:5s Broadway, on and after July 1st, 1904. Billings, Montana, Funding. 6s
Brooklyn, Bath & West End Railway, series A. 2nd mtge. 4%. Confectioners Manufacturing Company,

ist mige. Connecticut Railway & Lighting Co., 1st A ref. mige. Elmira Water, Light & R. R. Co.......55 Corning Gas & Electric Co., 1st mtge.

Klickitat Co., Wash 6s
L. I. R. R. Co., Consol 5s
L. I. R. R. Co., New Consol 4s
L. I. R. R. Co., North Shore Branch 5s
L. I. R. R. Co., North Shore Branch 5s

Lake Shore Electric Ry. Co., 1st con. 5%.

Memphis, Tenn., Market House......5s Meriden, Southington & Compounce Tram-Morelia & Tacambaro Ry. Co.......5s way, 1st mtge. Mobile, Jackson & Kansas City R. R. Co., 1st con. 5%. Nassau Electric Railroad, 1st con. mtge.

4%. Phillipsburg, Montana, Water6s New London Gas & Electric Co., 1st con. & ref. mtge.

Venango Power & Traction Co., 5%.

Transfer books for Preferred Stock will be closed at the close of business July 1, 1904, and will be reopened July 18, 1904. WM. M. WOOD, Treasurer.

GUARANTY TRUST COMPANY Boston, Mass., June 22, 1904. New York Mortgage and Security Company

New York, June 16 1904.

The Board of Directors of this Company have this day declared a regular semi-annual dividend of two and one-half (2½) per centum on the capital stock of this Company, payable July 5, 1904, to atockholders of record at the close of business on June 24, 1904.

The transfer books will be closed June 24, 1904, at 3 P. M., to be reopened July 6, 1904, at 10 A. M.

HENRY E. STEELE, Treasurer.

JOHN B. STETSON COMPANY.

Philadelphia, Pa., June 22d, 1904.
The Roard of Directors of the John B. Stetson
Company have this day declared a semi-annual
dividend of FOUR (4) PER CENT, upon the preferred stock for the hair year ending May 81, 1904,
and an interim dividend of TEN PER CENT, on
the common stock, payable July 18th, 1904.
The books will close July 9th and reopen July 18th,
1804.
Dividend cheques will be mailed to stockholders.
A. T. FREEMAN, Treasurer.

DETROIT UNITED RAILWAY. DETROIT UNITED HAILWAY.

Detroit, Mich., June 15, 1904.

The regularly quarterly dividend of ONE PER
CENT. on the capital stock of this Company has
been declared payable August 1st, 1904. Checks
will be mailed to stockholders of record, payable
at the office of Kean, Van Cortlandt & Co., New
York.

Transfer books will be closed from Saturday,
July 16, 1904, at 12 o'clock noon, until Tuesday,
August 2, 1904, at 10 o'clock A. M.

G. H. RUSSELL, Treasurer. Edison U. Phono. Co. 1stMt. (Due July 15) 4s Great Northern Paper Co. 1st Mtge. 5s
Galveston City Railroad Co. 1st Mtge. 5s
Interstate Eq. Co.Car Tr.Loan(DueJ'y15)5s
Jacksonville Terminal Co. 1st Mtge. 5s
Michigan Telephone Co. 1st Mtge. 5s
New York & East River Gas Co. 1st Mtge. 5s
Nash. Ry. & Light Co. Mtge. & Col. Trust 5s

THE CITIZENS' CENTRAL NAT'L BANK
OF NEW YORK, June 24, 1804.

The board of directors of this bank has this day declared a dividend free of tax of one-and one-hall per cent. Flow The EarNINGS SINCE THE CONSOLIDATION, MARCH 14, 1804, payable on and after July 1st, 1804.

The transfer books will be closed from 12 M. June 25 until 10 A. M. July 2, 1804.

HENRY DIMSE, Cashler. Nash. Ry. & Light Co. Mrge. & Col. Trust 5s

Office of Wells, Fargo & Co., \$1 Broadway.

New York, June 20, 1904.

THE REGULAR SEMI-ANUVAL DIVIDEND of THREE FER CENT. and an extra dividend of ONE PER CENT. have been declared by the Directors of the company, payable July 18, 1904, at our office, as above.

The transfer books will close June 20, 1904, and reopen July 18, 1904.

H. B. PARSONS, Secretary.

H. B. PARSONS, Secretary.

COLONIAL SUGARS COMPANY,
83 Wall St., New York, N. Y., June 2, 1904.
A dividend of TWO PER CENT, out of the ne earnings of the Colonial Sugars Company was this day declared on the Capital Stock of the Company Street, on July 1, 1904, to stockholders of recorat the close of business June 2, 1904. Transfe books will close June 2, 1904, and reopen July 2 A Dividend of one and Haif Dollars per share and an Extra Dividend of Three-quariers of a Dollar per share will be paid on Friday, July 18, 1904, to stockholders of record at the close of business on Thursday, June 30, 1904.

The transfer books will be closed from July 1st to July 14th, both days included.

June 15, 1904.

The Directors of this bank have this day declared a dividend of Three and One-Haif per cent. (8), %) free of tax, payable July 1st, 1904.

The Transfer Books will be closed on and after June 24th, and reopened July 2d, 1904.

S. S. CAMFBELL, Cashier. AMERICAN TELEPHONE AND TELEGRAPH
COMPANY.
Four Per Cent. Collateral Trust Bonds.
Coupons from these bonds, payable by their terms on July 1, 1904, at the office of the Treasurer in New York, will be paid by the Manhattan Trust Company, 20 Wall Street.
WILLIAM R. DRIVER, Treasurer.
New York, June 20, 1904. Coupons due-July 1, 1804, from Detroit United Railway Consolidated Mortgage 415 per cent. Honds will be paid on and after that date on presentation at the office of Kean, Van Cortlandt & Co., New York.

Coupons due July 1, 1804, from Detroit Citizens' Street Railway Company Consolidated Mortgage a per cent. Bonds will be paid on and after that date on presentation at the office of Kean, Van Certlandt & Co., New York.

G. H. RUSSEL, Treasurer.

The National Park Bank of New York. The Board of Directors has this day declared a quarterly dividend of Four PER CENT., free of tax, on the capital stock of this Bank, payable July 1st, 1904, to stockholders of record June 22d.

The transfer books will be closed from June 22d to July 1st, 1904. to July 1st, 1904. EDWARD J. BALDWIN, Cashier. MERCHANTS EXCHANGE NATIONAL BANK
of the City of New York.
June 15, 1904.
The Board of Directors have this day deciared
a semi-annual dividend of Three Per Cent., free
of tax, payable on and after July 1st, 1904. until
which date the transfer books will be closed.
A. S. APGAR, Cashier.

Buffalo & Susquehanna Railroad Company First Meripage Retunding 4% Gold Bands.
Coupon No. 7, due July 1, 1904, will be paid at
maturity at the office of
FISK & ROBINSON, 35 Cedar St., N. Y.
P. A. LEHR, Treasurer.

Gulf and Ship Island Railroad Company First Mortgage Refunding and I crminal \$% Gold Bonds.
Coupon No. 5, due July 1, 1904, will be paid at
maturity at the office of
FISK & ROBINSON, 25 Cedar St., N. Y.
R. E. POWERS, Treasurer. Buffalo & Susquehanna Railroad Company

Common Sieck Dividend No. 21.

The regular quarterly dividend of ONE AND ONE-QUARTER (14) PER CENT. on the Common Stock has been declared payable July 1, 1804.

F. A. LEHR, Treasurer.

FISK & ROBINSON, 35 Cedar St., N. Y.

Fiscal Agents.

THE BANK OF AMERICA.

New York, June 21st, 1204.

The Board of Directors have to-day declared a semi-annual dividend of tien (10) per cent, free of tax, payable July 1st, 1804, to stockholders of record of this date.

The transfer books will remain closed until July 3d, 1804.

W. M. BE NET, Cashier.

DIVIDENDS AND INTEREST. AMERICAN SMELTING & REFINING CO.
71 Rroadway New York, June 21st, 1904.
PREFERRIED STOCK DIVIDEND NO. 28.
The Directors of the American Smelting & Refining Co. have declared a dividend of ONE AND THREE QUARTERS (19). FER CENT. upon the Preferred Capital Stock of the Company, payable July 4th, 1904. to stockholders of record at three o'clock P. M. June 23d, 1904. The Dooks for the transfer of the Preferred Stock of the Company will close at three o'clock P. M. June 23d, 1904, and reopen July 6th, 1904.
W. E. MERRISS, Assistant Secretary. Savinge Banks.

EMIGRANT

INDUSTRIAL SAVINGS BANK 51 Chambers St., New York. The Board of Trustees have declared a semi-annual dividend at the rate of FOUR PER CENT. per annum en all deposits entitled thereto, from 5 to 35,000, for the six and three mouths ending June 80, 1904.

Interest will be credited under date July 184, 1904, and payable on and after Monday. July 18, 1904.

DEPOSITS MADE ON OR SEFORE JULY 9, 1904, WILL DRAW INTERPOSIT FROM JULY 187, 1904.

JAMES McMAHON, President JOHN J. PULLEYN, Comptroller

THE FRANKLIN SAVINGS BANK

656 and 668 Eighth Ave., corner 424 8 88th Semi-Annual Dividend.

On and after July 18th, 1904, interest at the rate of THREE AND ONE-HALF FER CENT. PER ANNUM will be paid to the depositors entitled thereto on all sums of \$5 to \$3,000. Money deposited on or before the 9th of July will draw interest from the 1st. Bank open daily from 10 A. M. to 3 P. M., and Monday from 6 to 8 P. M., holidays excepted.

Closes at 12 M. on Saturday.
A. TURNER, President.
WM. G. CONKLIN, Secretary.

Metropolitan Savings Bank, 1 and 3 THIRD AVE. (opp. Cooper institute).
102d DIVIDEND.

INTEREST FOR THE HALF YEAR ENDING JUNE 30TH, 1904, at the rate of Three and One-Half Per Cent. Per Annum will be credited to deposite entitled thereto under the by the so of the bank on sums from 5 to \$3,000. INTEREST PAYABLE JULY 20TH, 1904. MONEY DEPOSITED on or before July 9th will draw interest from July 1st.

JONATHAN B. CURREY, President. EDWARD SHERER, Secretary. The Regular July Dividend to all shareholders of the

FRANKLIN SOCIETY for Home Building and Savings will be paid in Cash on and after July 11th at the office of the Society. 34 Park Row, at the rate of FIVE PER CENT.

per annum upon all accounts of \$10 or over, this being the 31ST SEMI-ANNUAL DIVIDEND of the Society since its organization in 1858.
Accounts opened with the Society before July
11th draw earnings from July 1st.

CITIZENS' SAVINGS BANK, 66 AND 58 BOWERY, COR. CANAL ST. SSTH SEMI-ANNUAL DIVIDEND The Trustees have ordered that interest at the rate of THREE AND ONE-HALF (344) PER CENT. per annum be paid to depositors on and after July 18th on all sums of \$5 and up to \$3,000 which have remained on deposit for the three-or six months ending June 30th, 1904, in accordance with the by-laws and rules of the bank. Maney denosited on or before July 9th will draw interest from July 1st.

HENRY HASLER, President.

HENRY SAYLER, Secretary. EMIL A. HUBER, Assistant Secretary.

THE NEW YORK SAVINGS BANK N. W. Cor. 14th St. & Sth Avenue.
The trustees have declared a dividend for the three and six months ending July 1st, 1904, en all deposits entitled thereto under the by-laws, at the FOUR PER CENT. PER ANNUM

on accounts which do not exceed \$1,000 and at the rate of
Three and One-half Per Cent. Per Annum on accounts which exceed \$1,000.

Deposits made before July 10 will draw interest from July 1. rom July 1.

RUFUS H. WOOD, Treasurer.

ARCHIBALD M. PENTZ, Secretary.

112TH SEMI-ANNUAL DIVIDEND INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS. No. 20 UNION SQUARE.

A dividend will be credited JULY IST at the rate of THREE AND ONE-HALF PER CENT. PER ANNUM on sums from \$6 to \$8.000, to all depositors entitled thereto under the by-laws, payable on and after July 18th, 1904.

MONEY DEPONITED ON OR REFORE JULY 10TH WILL DRAW INTEREST FROM JULY 1ST. FRANK M. HURLBUT, President. WILLIAM H. ROCKWOOD, Secretary. JOHN T. WEEKS, Cashier.

W. EMLEN ROOSEVELT, Treasurer.

THE BANK FOR SAVINGS IN THE CITY OF NEW YORK.
280 Fourth Avenue, June 27th, 1904.
170TH SEMI-ANNUAL DIVIDEND. 170TH SEMI-ANNUAL DIVIDEND.

The Board of Trustees have declared the usual interest under the provisions of the by-laws for the six months ending June 80th as follows:

At the rate of THREE AND ONE-HALF PER CENT, per annum on all sums of \$5 and upwards, not exceeding \$3,000, payable on and after 20th and a cacceding 83,000, payable on and after sold day of July, 1904.

The interest is carried to the credit of depositors as principal on July 1st, 1904.

Deposits made on or before July 9th will draw interest from July 1st.

WILLIAM W. SMFTH, President.

CHARLES A. SHERMAN, Secretary.

NORTH RIVER SAVINGS BANK.

206 West 34th Street (Near Eighth Avenue). 77th SEMI-ANNUAL DIVIDEND.

The Board of Trustees have directed that interest be credited depositors on June 30th, 1904, at the rate of THREE AND ONE HALF PER CENT. per annum on sums of \$5.00 to \$5,000.

Deposits made on or before July 10th will draw interest from July 1st.

SAMUEL D. STYLES, President.

ALEXANDER C. MILVE, Treasurer.

FREDERICK N. CHESHIRE, Secretary.

EAST RIVER SAVINGS BANK No. 8 CHAMBERS ST. 112TH SEMI-ANNUAL DIVIDEND.

A DIVIDEND at the rate of FOUR PER CENT. CHARLES PRAZIER, President. CHARLES A. WHITNEY, Secretary.

BROADWAY SAVINGS INSTITUTION

105 th
Seni Anni
Dividend

22 PARK PLACE, N. Y. CITY.
The Board of Trustees of this institution have directed that interest be
credited depositors entitled therete at
the rate of
Four Per Cent. Per Annum, payable on and after July 18th, 1904. Deposite made on or before July 7th will draw interest from July 1st, 1804.

L. A. STUART, H. F. HUTCHINSON, President.

GREENWICH SAVINGS BANK, STELLING SERVICE STREET AND SERVICE STREET AT THE RATE OF THREE AND ONE-HALF PER CENT. PER ANNUM will be credited depositors for the SIX MONTHS and THREE MONTHS ENDING JUNE 30, 1204, on all three thousand dollars. ms from five dollars to three thousand dollars, titled thereto under the by laws, payable JULY 18, 1904.
 JOHN HARSEN RHOADES, President, JAMES QUINLAN, Treasurer.
 J. HAMPDEN ROBB, Secretary.
 Deposits made on or before JULY 9, 1904, will draw interest from JULY 1, 1904.

Union Dime Savings Institution

BROADWAY, 22D ST. AND 6TH AV. GREELEY SQUARE, NEW YORK. cest three and one half per cent. from \$6 to Credited July 1st, payable July 21st, or Money deposited on or before July 9th draws Interest from the 1st.
CHARLES E. SPRAGUE, President.
PRANCIS M. LEAKE, Treasurer.
WILLIAM G. ROSS, Secretary.

ELECTIONS AND MEETINGS.

The Annual Meeting of the stockholders of The Lincoln Safe Deposit Company, will be held at the office of the Company, 32-38 East 42d street, in the Borough of Manhattan. City of New York, on Wednesday, July 18th, 1964, at one P. M., for the purpose of ciecting eleven (11) Trustees and two (2) inspectors of Election, for the ensuing year and for the transaction of any other business that may properly come before the meeting.

JOHN B. VAN WORMEE, Scoretary.